

Substitute for Form 1449A-95

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet	1	of	9
-------	---	----	---

**Complete if Known**

Application Number	10/752,874
Filing Date	01/07/2004
First Named Inventor	Dushyant Sharma
Group Art Unit	3624
Examiner Name	
Attorney Docket Number	6583-CON

## U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No.	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code <sup>2</sup> (if known)			
0-0		US- 3,833,885	05/24/1973	Gentile, et al.	
		US- 4,277,837	07/07/1981	Stuckert	
		US- 4,315,101	02/08/1982	Atalla	
		US- 4,317,957	03/02/1982	Sendrow	
		US- 4,319,338	03/09/1982	Anderson, et al.	
		US- 4,420,751	12/13/1983	Paganini et al.	
		US- 4,454,414	06/12/1984	Benton	
		US- 4,460,960	07/17/1984	Anderson, et al.	
		US- 4,634,845	01/06/1987	Hale et al.	
		US- 4,678,895	07/07/1987	Tateisi, et al.	
		US- 4,689,478	08/25/1987	Hale et al.	
		US- 4,695,880	09/22/1987	Johnson et al.	
		US- 4,727,243	02/23/1988	Savar	
		US- 4,734,858	03/29/1988	Schaffly	
		US- 4,799,156	01/17/1989	Shavil et al.	
0-2		US- 4,823,264	04/18/1989	Deming	
		US- 4,947,028	08/07/1990	Gorog	

## FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> - Number <sup>4</sup> - Kind Code <sup>8</sup> (if known)				
A-J		EP-1,020,824 A2	07/19/2000	CheckFree Corporation		
O-O		EP-1,043,668 A2	10/11/2000	CheckFree Corporation		
P-P		EP-1,049,056 A2	11/02/2000	CheckFree Corporation		
R-R		EP-1,052,603 A2	11/15/2000	CheckFree Corporation		

Examiner Signature \_\_\_\_\_
Date Considered \_\_\_\_\_
12/7/02

**EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04.

<sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). \*For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. \*Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. \*Applicant is to place a check mark here if English language Translation is attached.

**Burden Hour Statement:** This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.**

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 2 of 9

**Complete if Known**

Application Number	10/752,874
Filing Date	01/07/2004
First Named Inventor	Dushyant Sharma
Group Art Unit	3624
Examiner Name	
Attorney Docket Number	6583-CON

**U.S. PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code <sup>2</sup> (if known)			
0-0		US- 5,007,084	04/09/1991	Materna et al.	
		US- 5,025,373	06/18/1991	Keyser, Jr., et al.	
		US- 5,220,501	06/15/1993	Lawlor, et al.	
		US- 5,231,571	06/27/1993	D'Agostino	
		US- 5,265,033	11/23/1993	Vajk et al.	
		US- 5,283,829	02/01/1994	Anderson	
		US- 5,287,270	02/15/1994	Hardy, et al.	
		US- 5,325,290	06/28/1994	Cauffman, et al.	
		US- 5,326,959	06/05/1994	Perazza	
		US- 5,336,870	08/09/1994	Hughes, et al.	
		US- 5,341,429	08/23/1994	Stringer, et al.	
		US- 5,347,632	09/13/1994	Filepp, et al.	
		US- 5,383,113	01/17/1995	Kight, et al.	
		US- 5,420,405	05/30/1995	Chasek	
		US- 5,424,938	06/13/1995	Wagner et al.	
		US- 5,465,206	11/07/1995	Hilt, et al.	
		US- 5,473,143	12/05/1995	Vak et al.	
		US- 5,483,445	01/09/1996	Pickering	
		US- 5,594,910	01/14/1997	Filepp, et al.	
		US- 5,649,117	07/15/1997	Landry	
		US- 5,655,089	08/05/1997	Bucci	
		US- 5,699,528	12/16/1997	Hogan	
		US- 5,710,889	01/20/1998	Clark, et al.	
		US- 5,717,868	02/10/1998	James	
		US- 5,727,249	03/10/1998	Pollin	
		US- 5,729,693	03/17/1998	Holda-Fleck	
0-0		US- 5,745,886	04/28/1998	Rosen	

**FOREIGN PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>3</sup>
		Country Code <sup>3</sup> - Number <sup>4</sup> - Kind Code <sup>5</sup> (if known)				
0-0		WO99/05628	02/04/1999	Unisys Corporation		
		WO99/07102	02/11/1999	Huntington BancShares Incorporated et al.		
		WO99/10823	03/04/1999	Citibank N.A.		
		WO99/13421	03/18/1999	Microsoft Corporation		
0-0		WO99/15999	04/01/1999	Microsoft Corporation		
Examiner Signature				Date Considered	12/7/06	

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04.<sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

MW1035001ATP:DMM 06/2004

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO

JUN 21 2004

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 3 of 9

**Complete if Known**

Application Number	10/752,874
Filing Date	01/07/2004
First Named Inventor	Dushyant Sharma
Group Art Unit	3624
Examiner Name	
Attorney Docket Number	6583-CON

**U.S. PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code <sup>2</sup> (if known)			
G-0		US- 5,787,403	07/28/1998	Randle	
		US- 5,815,685	09/29/1998	Teper, et al.	
		US- 5,832,480	11/03/1998	Bednar et al.	
		US- 5,845,267	12/01/1998	Ronen	
		US- 5,848,400	12/08/1998	Chang	
		US- 5,870,724	02/09/1999	Lawlor, et al.	
		US- 5,873,072	02/18/1999	Kight, et al.	
		US- 5,884,288	03/16/1999	Chang, et al.	
		US- 5,884,290	03/16/1999	Clark et al.	
		US- 5,890,140	03/30/1999	Clark et al.	
		US- 5,903,721	05/11/1999	Sidus	
		US- 5,903,732	05/11/1999	Reed, et al.	
		US- 5,905,978	05/18/1999	Mjolsnes et al.	
		US- 5,920,847	07/06/1999	Kolling, et al.	
		US- 5,930,759	08/27/1999	Moore, et al.	
		US- 5,943,858	08/24/1999	Crooks, et al.	
		US- 5,956,895	09/21/1999	Carrithers et al.	
		US- 5,958,700	09/21/1999	Landry	
		US- 5,963,925	10/05/1999	Kolling, et al.	
		US- 5,974,148	10/28/1999	Randle, et al.	
O-0		US- 5,978,780	11/02/1999	Watson	
		US- 6,029,151	02/22/2000	Nikander	
		US- 6,032,133	02/29/2000	Hilt et al.	
		US- 6,044,382	03/28/2000	Neely	
		US- 6,049,786	04/11/2000	Smorodinsky	
		US-6,052,457	10/05/1999	Abdelal et al.	

**FOREIGN PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> - Number <sup>4</sup> - Kind Code <sup>5</sup> (if known)				
O-0		GB-2,294,566 A	05/01/1996	Mitel Corporation		
O-0		WO99/58339	11/18/1999	Jean-Claude Sarda		
O-0		WO00/42551	07/20/2000	The Chase Manhattan Bank		

Examiner  
SignatureDate  
Considered

12/7/06

EXAMINER: Initial if reference considered, whether or not citations in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04.<sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 18 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

MW1035001ATP:DMM 06/2004

Substitute for form 1449A/PTO

# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

*(use as many sheets as necessary)*

Sheet	4	of	9
-------	---	----	---

**Complete if Known**

Application Number	10/752,874
Filing Date	01/07/2004
First Named Inventor	Dushyant Sharma
Group Art Unit	3624
Examiner Name	
Attorney Docket Number	6583-CON

## U.S. PATENT DOCUMENTS

[illegible]

## FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>o</sup>
		Country Code <sup>3</sup> - Number <sup>6</sup> - Kind Code <sup>8</sup> (if known)				
Examiner Signature				Date Considered	12 / 7 / 06	

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04.

Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3).<sup>a</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.<sup>b</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 18 if possible.<sup>c</sup> Applicant is to place a check mark here if English language Translation is attached.

**Burden Hour Statement:** This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO:** Assistant Commissioner for Patents, Washington, DC 20231.



Approved for use through 10/31/2002. OMB 0851-0031  
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

Substitute for form 1449A/PTO		<b>Complete if Known</b>			
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)		Application Number	10/752,874		
		Filing Date	01/07/2004		
		First Named Inventor	Dushyant Sharma		
		Group Art Unit	3624		
		Examiner Name			
Sheet	5	of	9	Attorney Docket Number	6583-CON

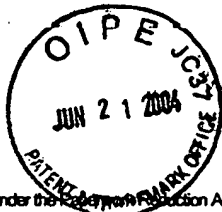
OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
0-0		ARALD JEAN-CHARLES and SUHAS D. JOSHI, Architectural Choices for OSS Integration, eAI Journal, September, 2001, pp. 59-63.	
		INTEROPERABILITY INITIATIVE OF THE BANKING INDUSTRY TECHNOLOGY SECRETARIAT (BITS), Electronic Bill Presentment and Payment (EBPP) Business Practices, May 9, 2000, Edition 2.1, Draft for Comment, Council for Electronic Billing and Payment of the National Automated Clearing House Association (NACHA).	
		BUSINESS PRACTICES TASK FORCE OF NACHA's COUNCIL FOR ELECTRONIC BILLING AND PAYMENT, An Overview of Electronic Bill Presentment and Payment Operating Models: Process, Roles, Communications, and Transaction Flows, April 9, 1999.	
		PRICEWATERHOUSECOOPERS, Electronic Bill Presentment and Payment: A Primer, Zurich-Oerlikon.	
		JAMES S. DIGGS, Electronic Commerce and the Document: An Old Lexicon Re-Energized, Xploration Spring, 1997, pp. 26-29.	
		NETDELIVERY CORPORATION, EDM: Electronic Delivery Management: The Delivery Service for Electronic Commerce, Boulder, CO.	
		ROBERT LANDRY, IAN RUBIN, RICHARD BELL, Retail Banking Delivery Technology: Channels in Transition, Financial Services Technology Conference, April 27-28, 1998, The Tower Group, Newton, MA.	
		ROBERT LANDRY, Forecasting How U.S. Delivery Channels Will Play Out, FutureBanker, August, 1997, pp. 48-49.	
0-0		GARY B. MESHELL, A Perspective on Electronic Commerce and Payments, Price Waterhouse.	

Examiner Signature		Date Considered	12/7/06
-----------------------	--	--------------------	---------

\* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



PTO/SB/08B(10-01)

Approved for use through 10/31/2002. OMB 0651-0031  
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

Substitute for form 1449A/PTO		<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)		Application Number	10/752,874
		Filing Date	01/07/2004
		First Named Inventor	Dushyant Sharma
		Group Art Unit	3624
		Examiner Name	
Sheet 6	of 9	Attorney Docket Number	6583-CON

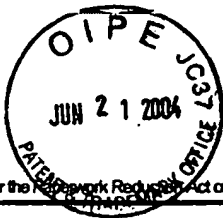
OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
0-0		NO AUTHOR NAME GIVEN, Paysense: The Way Payments Will Be, Trisense Software, Ltd., Burnsville, MN, 1998.	
		THOMAS P. VARTANIAN, Future Banking: Reinventing the Bank As an Idea Factory, American Banker, August 19, 1996.	
		THOMAS P. VARTANIAN, Future Banking: Key Question for Emerging Systems: Where is the Money? American Banker, June 17, 1996.	
		CHARLES G. MOODY, III, From the Publisher: Outsourcing, American Waste Digest, July 1996, p. 9.	
		NO AUTHOR NAME GIVEN, Everyone's Knocking on Home Banking's Door, Business Week, September 24, 2001.	
		THE ADVISORY BOARD COMPANY, A Proposition Beyond Rescue: The Pure Play Advantage, 1996, pp. 41-72.	
0-0		THE ADVISORY BOARD COMPANY, Chapter III: Creating New Payments Businesses, 1996, pp. 283-298.	

Examiner Signature		Date Considered	12/7/06
-----------------------	--	--------------------	---------

\* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



Approved for use through 10/31/2002: OMB 0651-0031  
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE  
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO		<b>Complete If Known</b>			
		Application Number	10/752,874		
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)		Filing Date	01/07/2004		
		First Named Inventor	Dushyant Sharma		
		Group Art Unit	3624		
		Examiner Name			
Sheet	7	of	9	Attorney Docket Number	6583-CON

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
0-0		THE ADVISORY BOARD COMPANY, VI: Creating New Payments Businesses, 1996, pp. 113-146.	
1		ASC X12 FINANCE SUBCOMMITTEE, Models for Consumer Billing and Payment Systems, June 1995, Technical Report Type 2	
		ASC X12 FINANCE SUBCOMMITTEE, Models for Consumer Billing and Payment Systems, October 1995, Technical Report Type II	
		MICHAEL C. MCCHESENEY, Banking in Cyberspace: an investment in itself, Banking/Investing, IEEE Spectrum, February 1997, pp. 54-63.	
		NO AUTHOR NAME GIVEN, Online Banking Report, Home Banking Partners, Issue 32, December 1997.	
		CHIP WICKENDEN, CCM, The Next Wave, Consumer EDI, May 1994.	
		JUST IN TIME SOLUTIONS, AT&T AND INTUIT, Open Internet Billing: White Paper, June 1998.	
		DAVID LAMM, The Effect of the Internet on Payment Processing, The Association for Work Process Improvement, April 27, 1999, Boston, MA.	
		LESLIE THWAITTS, The Check's on the Net: CheckFree Is Making Electronic Commerce Hassle Free, SourceBook, April 1999, pp. 17-20, The Reddy Corporation International.	
0-0		ASC X12 FINANCE SUBCOMMITTEE, Reference Model for Addressing Financial Transactions, Technical Report Type 2, June 1996.	

Examiner Signature		Date Considered	12/7/06
--------------------	--	-----------------	---------

\* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



Approved for use through 10/31/2002. OMB 0651-0031  
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO		<b>Complete if Known</b>			
		Application Number	10/752,874		
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)		Filing Date	01/07/2004		
		First Named Inventor	Dushyant Sharma		
		Group Art Unit	3624		
		Examiner Name			
Sheet	8	of	9	Attorney Docket Number	6583-CON

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
0.0		ASC X12 FINANCE SUBCOMMITTEE, Consumer Service Provider Billing & Payment System Work Group, Meeting Notes from June 1995 X12F Trimester Meeting, 9/95.	
		VISA, Bill Interest in Electronic Remittance, Bill Payment Council Meeting, October 17, 1994, Methesda, MD.	
		ASC X12 FINANCE SUBCOMMITTEE, Models for Payment Systems, Technical Report Type 2, ASC X12 Procedures Review Board, February 1995.	
		A. LITAN, The Consumer E-Billing Hype Cycle, Research Note, 19 December 2000, GartnerGroup.	
		A. LITAN, Consumer E-Billing Shakeout: The Dust Starts to Settle, Research Note 3 October 2000, GartnerGroup.	
		K. KERR and A. LITAN, Trends in Business-to-Consumer Electronic Bill Presentation and Payment, Context Overview Report, 25 August 2000, GartnerGroup.	
		A. LITAN, Consumer E-Bill Payment: Built, but When Will They Come? Research Note, 18 February 2000, GartnerGroup.	
		A. LITAN, Three Banks Enter E-Billing Race with Post Office Model, Research Note, 15 July 1999, GartnerGroup.	
0.0		A. LITAN, Future Bill Distribution: Internet Post Office Model, Research Note, 9 April 1999, GartnerGroup.	

Examiner Signature		Date Considered	12/7/06
-----------------------	--	--------------------	---------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.





Approved for use through 10/31/2002. OMB 0651-0031  
 U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE  
 Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

Substitute for form 1449A/PTO		<b>Complete If Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)		Application Number	10/752,874
		Filing Date	01/07/2004
		First Named Inventor	Dushyant Sharma
		Group Art Unit	3624
		Examiner Name	
Sheet 9 of 9	Attorney Docket Number	6583-CON	

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
00		DAVID B. HUMPHREY, Ph.D., Prospective Changes in Payment Systems: Implications for Credit Unions, Florida State University, Center for Credit Union Research, University of Wisconsin-Madison School of Business and the Filene Research Institute, 1997.	
		JODY CORNISH and OCTAVIO MARENZI, Scan and Pay Services: The Future of Electronic Bill Presentment, Celent Communications, May 2000, Cambridge, MA.	
		JODY CORNISH, OCTAVIO MARENZI and SANG LEE, Banks and Electronic Bill Presentment: A Survey, Celent Communications, April 2000, Cambridge, MA.	
		STONEMAN, B., Fitting It All Together, Banking Strategies, March/April 2000, vol. 76, No. 2, pp. 50-58.	
		HALLERMAN, D., Banks Strike Back With An E-Bill Challenge, Bank Technology News, August 1999.	
00		NO AUTHOR NAME GIVEN, Non-Bank Puts E-Payments At ATMs To The Test, Bank Network News, May 1999,	

Examiner Signature	Date Considered 10/7/00
--------------------	-------------------------

\* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



